

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ricardo A. Read-Baez
Debtor

Case No. 18-02041-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: pdf010

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2020.

JISSELL A. READ, 390 HILL NORTH DALE DRIVE SOUTH, YORK, PA 17403-4740

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com
Gary J Imblum on behalf of Debtor 1 Ricardo A. Read-Baez gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase
.com
James Warmbrodt on behalf of Creditor Nissan Motor Acceptance Corporation
bkgroup@kmlawgroup.com
Jerome B Blank on behalf of Creditor TOWNE MORTGAGE COMPANY pamb@fedphe.com
Mario J. Hanyon on behalf of Creditor TOWNE MORTGAGE COMPANY pamb@fedphe.com
Mario John Hanyon on behalf of Creditor TOWNE MORTGAGE COMPANY pamb@fedphe.com
Thomas Song on behalf of Creditor TOWNE MORTGAGE COMPANY pamb@fedphe.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

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| IN RE: RICARDO A. READ-BAEZ Debtor TOWNE MORTGAGE COMPANY Movant v. RICARDO A. READ-BAEZ JISSELL A. READ (Non-Filing Co-Debtor) Respondents | : : : : : : : : : : : : | BK. No. 1:18-bk-02041-HWV Chapter No. 13 Hearing Date: September 29, 2020 Hearing Time: 9:30 AM Objection Date: September 14, 2020 |
|--|--|---|

**ORDER GRANTING NUNC PRO TUNC LIMITED RELIEF FROM THE STAY AND
CO-DEBTOR STAY IN ORDER TO PROCEED WITH LOAN MODIFICATION
MORTGAGE FORBEARANCE**

AND NOW, upon Motion of TOWNE MORTGAGE COMPANY (Movant), it is

ORDERED, that approval and recording (if applicable) of the forbearance agreement shall in no way constitute a violation of the automatic stay or Co-Debtor stay; and it is further;

ORDERED that Movant shall be permitted to communicate with the Debtor and Debtor's counsel to the extent necessary to comply with applicable non-bankruptcy law; and it is further;

ORDERED that Movant is granted Nunc Pro Tunc limited relief from Automatic Stay and Co-Debtor Stay to cover any and all times prior to the filing of Movant's Motion that Debtor and Debtor's Counsel may have communicated directly with Movant in order to discuss this request for forbearance; and it is further;

ORDERED that the forbearance agreement is approved and the mortgage payments shall be suspended from July 1, 2020 through November 30, 2020; and it is further;

ORDERED, that any fees, costs and expenses associated with the forbearance agreement will not be recoverable from the debtor; and it is further;

ORDERED that Rule 4001(a)(3) is not applicable and TOWNE MORTGAGE COMPANY may immediately enforce and implement this Order granting Relief from the Automatic Stay and Co-Debtor Stay for the limited purpose of proceeding with and recording (if applicable) the forbearance agreement.

Dated: September 16, 2020

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge (JG)